

Amendments To The Claims:

Please replace all prior versions and listings of the claims with the following listing of claims, as amended:

Claim 1 (original) An instrument for effecting monetary transactions for the authorized owner of the instrument, comprising:

- a personal check having a front surface and an opposite rear surface;
- the front surface including lines and informational indicia;
- a photographic image of the owner of the instrument affixed to the upper left hand region of the front surface; and
- identifying indicia immediately adjacent and to the right of the photographic image.

Claim 2 (original) A method of imprinting the photographic image of the authorized owner on a set of personal checks comprising the steps of:

- having the owner of the checks appear at a financial institution;
- photographing the owner of the checks by an employee of the financial institution;
- digitally transferring the photographic image of the owner onto the checks during the check printing process; and
- presenting the checks to the authorized owner with the photographic image of the authorized owner affixed at the upper left hand section of the checks.

Claim 3 (new) A method of imprinting the photographic image of the authorized owner on a set of personal checks comprising the steps of:

- having the owner of the checks appear at a financial institution;

photographing the owner of the checks by an employee of the financial institution;

digitally transferring the photographic image of the owner to the mini disc of a digital camera;

storing the photographic image of the owner in the memory storage of the digital camera;

transferring the photographic image of the owner from the memory storage of the digital camera onto the checks as part of the check printing process; and

presenting the checks to the authorized owner with the photographic image of the authorized owner affixed at the upper left hand section of the checks.